

Information to identify the case:

Debtor 1	<u>Robert Lawrence Donovan</u> First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-1868 EIN -----
Debtor 2 (Spouse, if filing)	<u>Particia F Pangi-Donovan</u> First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-9997 EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: <u>14-20151-MBK</u>		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Lawrence Donovan

Particia F Pangi-Donovan

9/11/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Robert Lawrence Donovan
 Patricia F Pangi-Donovan
 Debtors

Case No. 14-20151-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 43

Date Rcvd: Sep 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2019.

db/jdb +Robert Lawrence Donovan, Patricia F Pangi-Donovan, 108 Greenlawn Ave,
 Middlesex, NJ 08846-2301
 cr +DEUTSCHE BANK NATIONAL TRUST COMPANY, Stern & Eisenberg, PC, 1040 North Kings Highway,
 Suite 407, Cherry Hill, NJ 08034-1925
 514962052 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 515016516 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514796401 +City Ntl Bk/Ocwen Loan Service, Attn: Bankruptcy, P.O. Box 24738,
 West Palm Beach, FL 33416-4738
 514796402 +City Ntl Bk/Ocwen Loan Service, 1661 Worthington Rd Suite 100,
 West Palm Beach, FL 33409-6493
 514796403 +Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816
 515054288 Deutsche Bank National Trust Company,, c/o Ocwen Loan Servicing, LLC,
 Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach, FL 33416-4605
 514796405 +Dr. David Crystal, P O Box 551, Bound Brook, NJ 08805-0551
 514796406 +Equifax Credit Information Services, P O Box 740241, Atlanta, GA 30374-0241
 514796407 +Experian, P O Box 2002, Allen, TX 75013-2002
 514885870 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284
 514796410 +Mortgage Service Cente, 2001 Bishops Gate Blvd, Mount Laurel, NJ 08054-4604
 514796409 +Mortgage Service Cente, Attn: Bankruptcy Dept, Po Box 5452, Mt Laurel, NJ 08054-5452
 515020718 +SPECIALIZED LOAN SERVICING, LLC, 8742 LUCENT BLVD SUITE 300,
 HIGHLANDS RANCH, COLORADO 80129-2386
 517218835 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 514854541 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514796413 +TransUnion, P O Box 2000, Chester, PA 19016-2000
 515028039 +Wells Fargo Bank, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 12 2019 00:08:24 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 12 2019 00:08:18 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514796389 +EDI: AMEREXPR.COM Sep 12 2019 03:28:00 American Express, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 514796388 +EDI: BECKLEE.COM Sep 12 2019 03:28:00 American Express, Po Box 3001,
 16 General Warren Blvd, Malvern, PA 19355-1245
 515003343 EDI: BECKLEE.COM Sep 12 2019 03:28:00 American Express Bank, FSB, c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515006539 EDI: BECKLEE.COM Sep 12 2019 03:28:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 514796390 +EDI: BECKLEE.COM Sep 12 2019 03:28:00 Amex/American Express, Po Box 3001,
 16 General Warren Blvd, Malvern, PA 19355-1245
 514796391 +EDI: AMEREXPR.COM Sep 12 2019 03:28:00 Amex/American Express, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 514796392 EDI: BANKAMER.COM Sep 12 2019 03:28:00 Bank Of America, Po Box 982235,
 El Paso, TX 79998
 514796393 +EDI: TSYS2.COM Sep 12 2019 03:28:00 Barclays Bank Delaware, 125 S West St,
 Wilmington, DE 19801-5014
 514796399 EDI: CITICORP.COM Sep 12 2019 03:28:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
 Po Box 20363, Kansas City, MO 64195
 514796394 +EDI: CAPITALONE.COM Sep 12 2019 03:28:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 514796395 +EDI: CAPITALONE.COM Sep 12 2019 03:28:00 Capital 1 Bank, Pob 30281,
 Salt Lake City, UT 84130-0281
 514796396 +EDI: CHASE.COM Sep 12 2019 03:28:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 514796398 +EDI: CHASE.COM Sep 12 2019 03:28:00 Chase Mht Bk, Po Box 15298,
 Wilmington, DE 19850-5298
 514796397 +EDI: CHASE.COM Sep 12 2019 03:28:00 Chase Mht Bk, Attention: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850-5298
 514796400 +EDI: CITICORP.COM Sep 12 2019 03:28:00 Citibank Sd, Na, Pob 6241,
 Sioux Falls, SD 57117-6241
 514807639 EDI: DISCOVER.COM Sep 12 2019 03:28:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 514796404 +EDI: DISCOVER.COM Sep 12 2019 03:28:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 514796408 +EDI: RMSC.COM Sep 12 2019 03:28:00 Gecrb/tjx Cos Dc, Po Box 965015,
 Orlando, FL 32896-5015

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 43

Date Rcvd: Sep 11, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

515052213 EDI: PRA.COM Sep 12 2019 03:28:00 Portfolio Recovery Associates, LLC, c/o Capital One,
POB 41067, Norfolk VA 23541
514906472 EDI: Q3G.COM Sep 12 2019 03:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
514796411 +EDI: SEARS.COM Sep 12 2019 03:28:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
514796412 +EDI: WTRRNBNK.COM Sep 12 2019 03:28:00 Td Bank Usa/targetcred, Po Box 673,
Minneapolis, MN 55440-0673

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516214502* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517218834* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
517553425* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
517553426* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NAtional Association, not in its individual or banking capacity, but solely as Indenture Trustee on behalf of MSDWCC HELOC Trust 2005-1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Joshua I. Goldman on behalf of Creditor Wells Fargo Bank, NAtional Association, not in its individual or banking capacity, but solely as Indenture Trustee on behalf of MSDWCC HELOC Trust 2005-1 jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com
Stephen M. Goldberg on behalf of Joint Debtor Particia F Pangl-Donovan bk2notices@smgpc.com, bk2notices@gmail.com
Stephen M. Goldberg on behalf of Debtor Robert Lawrence Donovan bk2notices@smgpc.com, bk2notices@gmail.com
Steven K. Eisenberg on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY bkecf@sterneisenberg.com, jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

TOTAL: 7